

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ana Virginia Cruz
 Debtor

Case No. 13-15577-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Randi
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2019.

db +Ana Virginia Cruz, 442 Vista Drive, Easton, PA 18042-7254
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
 cr +PNC Mortgage, as Servicer, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 13085813 AMERICAN EXPRESS, P.O. BOX 1270, NEWARK, NJ 07101-1270
 13168308 +APOTHAKER & ASSOCIATES, p.c., 520 FELLOWSHIP ROAD, C306, MOUNT LAUREL, NJ 08054-3410
 13160145 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13085818 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13085815 +BANK OF AMERICA, P.O. BOX 15019, WILMINGTON, DE 19850-5019
 13085817 BANK OF AMERICA, P.O. BOX 15796, WILMINGTON, DE 19886-5796
 13102833 +BANK OF AMERICA, P.O. BOX 21848, GREENSBORO, NC 27420-1848
 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
 13085819 CHASE CARD SERVICE, P.O. BOX 15153, WILMINGTON, PA 19886-5153
 13099837 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 13085821 NEFCU, P.O. BOX 9003, WESTBURY, NY 11590-9003
 13085822 NEFCU INSTALLMENT LOAN, P.O. BOX 9003, WESTBURY, NY 11590-9003
 13085823 NEFCU VISA, P.O. BOX 37603, PHILADELPHIA, PA 19101-0603
 13085824 NISSAN MOTOR ACCEPTANCE CORPORATION, P.O. BOX 660360, DALLAS, TX 75266-0360
 13098588 Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
 13440324 +PNC Bank, National Association, c/o Thomas Puleo, Esq., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13085825 PNC MORTGAGE, P.O. BOX 1820, DAYTON, OH 45401-1820
 13099696 +PNC Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433
 13099394 +Thomas L. Lightner, Esq., Lightner Law Offices, P.C., 4652 Hamilton Blvd.,
 Allentown, PA 18103-6021
 13085826 +VALLEY NATIONAL BANK, P.O. BOX 558, WAYNE, NJ 07474-0558
 13123114 +Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 17 2019 03:23:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 17 2019 03:23:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13085820 E-mail/Text: mrdiscen@discover.com Jul 17 2019 03:22:35 DISCOVER BANK, P.O. BOX 71084,
 CHARLOTTE, NC 28272-1084
 13102946 E-mail/Text: mrdiscen@discover.com Jul 17 2019 03:22:35 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13162690 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 17 2019 03:20:05
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BANK OF AMERICA, N.A., P.O. Box 26012, NC4-105-02-99, GREENSBORO, NC 27420-6012
 cr* +BANK OF AMERICA, N.A., P.O. Box 26012, NC4-105-02-99, GREENSBORO, NC 27420-6012
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 cr* +BANK OF AMERICA, N.A., P.O. Box 26012, NC4-105-02-99, GREENSBORO, NC 27420-6012
 cr* +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd., Suite 100,
 Woodland Hills, CA 91364-6207
 13176966* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13085816* BANK OF AMERICA, P.O. BOX 15796, WILMINGTON, DE 19886-9395
 cr ###BANK OF AMERICA, N.A., P.O. Box 26012, NC4-105-02-99, GREENSBORO, NC 27420-6012
 13117703 ###Bank of America, N.A., Bk. Dept., P.O. Box 26012, NC4-105-02-99,
 Greensboro, North Carolina 27420-6012

TOTALS: 0, * 15, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com,
ecf_frpa@trusteel3.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS L. LIGHTNER on behalf of Debtor Ana Virginia Cruz tlightner@lightnerlaw.com,
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trusteel3.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Ana Virginia Cruz
Debtor(s)

Bankruptcy No: 13-15577-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

400 Washington Street
Suite 300
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 7/16/19